

December 8, 2017

United States Bankruptcy Court
1 John F Gerry Plaza
4th Cooper Streets
Camden, NJ 08101

Re: Carol L Anisi - Chapter 13 - Case No.: 16-33204 - Judge JNP
OPPOSITION TO RELIEF SOUGHT BY ALLY FINANCIAL TO MODIFY THE AUTOMATIC STAY AND CO-DEBTOR STAY

Dear Sir or Madam:

Please be advised that I wish to oppose the Notice of Motion to Modify the Automatic Stay in my Chapter 13 Bankruptcy filing. I wish to have a Hearing scheduled should this matter not be resolved prior.

I have been stricken with medical and mental issues as well as other unforeseen occurrences that have made it almost impossible for me to keep current on post-petition payments. I am at this moment in a much better position but do not know how to cure the arrearages without some guidance.

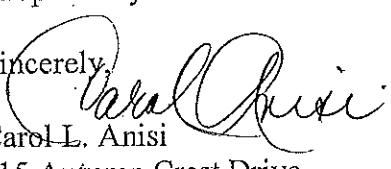
I would like to propose a payment plan along with the payments being made to my creditors in this Chapter 13 plan. (I have 36 months left in the plan).

I would like to propose the \$4,236.54 default to be divided by the 36 months left which would make my monthly payment to be \$502.82. This equals the regular monthly payment of \$385.14 plus \$117.68 for the next 36 months. At the end of the 36 months I would have paid \$18,101.52 plus the pre-petition amount being paid through the plan of \$1,035.93 for a total of \$19,137.45. I have already paid almost 3 years of payments prior to the filing of the Chapter 13 petition. I can start these payments immediately.

I have reached out to John Morton, Esquire with regard to a payment arrangement but have not heard from him as of the date of this letter.

If this arrangement is not satisfactory, please provide a counter to this arrangement. I do not and cannot have this vehicle repossessed. I have also attached my current insurance card as proof that the vehicle is insured protecting the creditors collateral.

I hope that you will work with me. Thank you for your attention to this matter.

Sincerely,

Carol L. Anisi
615 Autumn Crest Drive
Waterford, NJ 08089
canisi@jacobslawoffice.com
856-357-0039
cc: Lee Abt, Esq
John R Morton, Esq
Isabel Balboa, Trustee

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JEANNE A. NAUGHTON, CLERK
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U.S. BANKRUPTCY COURT
CAMDEN, N.J.
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